

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Lavern M. Duncan-Johnson

Case No.: 17-13390

Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date: October 25,
2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI Initial Debtor: LMD Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 150.00 Monthly to the Chapter 13 Trustee, starting on March 1, 2017 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	2,650.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Carrington Mortgage Services LLC	78 Maplewood Ave Clifton, NJ 07013 Passaic County Co-Own with Orville Johnson	5,265.68	0.00	5,265.68	2,113.40

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan □ NONE

The following secured claims are unaffected by the Plan:

Creditor

TOYOTA MOTOR CREDIT
WELLS FARGO HOME PROJECTS VISA

g. Secured Claims to be Paid in Full Through the Plan ■ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ■ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$_____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: February 22, 2017.

Explain below **why** the plan is being modified:

The Plan is being modified to address Carrington Mortgage amended claim and to extend plan to 60 months.

Explain below **how** the plan is being modified:

The Plan is being modified to address Carrington Mortgage amended claim and to extend plan to 60 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 25, 2019

/s/ Lavern M. Duncan-Johnson

Lavern M. Duncan-Johnson

Debtor

Date: _____

Joint Debtor

Date: October 25, 2019

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lavern M. Duncan-Johnson
 Debtor

Case No. 17-13390-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Lavern M. Duncan-Johnson, 78 Maplewood Avenue, Clifton, NJ 07013-1036
 aty Dean Prober, 20750 Ventura Blvd., Suite 100, PO Box 4365,
 Woodland Hills, CA 91365-4365
 518496373 +Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road,
 Anaheim, CA 92806-5948
 516807868 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 516659101 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
 516659103 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 516867602 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517124317 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 517124318 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,
 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 516659100 +Center for Vein Restoration, 7474 Greenway Center Drive, Suite 1000,
 Greenbelt, MD 20770-3500
 516953372 +James Bender, Esq., Re: Summit OBGYN, 29 Columbia Tpke Ste 302,
 Florham Park, NJ 07932-2240
 516659109 +New Jersey Healthcare Specialists, PC, P.O. Box 419378, Boston, MA 02241-9378
 516659107 +Orville Johnson, 78 Maplewood Ave., Clifton, NJ 07013-1036
 516659111 +RSHK/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
 516659112 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
 516659114 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
 516659115 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054)
 516735878 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516659116 +WELLS FARGO HOME PROJECTS VISA, WRITTEN CORRESPONDENCE RESOLUTIONS,
 MAC#X2302-04C PO BOX 10335, DES MOINES, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:56
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516659095 E-mail/Text: amscbankruptcy@adt.com Oct 26 2019 01:20:11 ADT Security Systems, Inc.,
 3190 South Vaughn Way, Suite 150, Aurora, CO 80014-3537
 516659096 +E-mail/Text: bkprpt@retrievalmasters.com Oct 26 2019 01:19:08 AMCA, 2269 S SAW MILL,
 ELMSFORD, NY 10523-3832
 516659097 +E-mail/Text: legal@arsnational.com Oct 26 2019 01:18:49 ARS National Services Inc.,
 P.O. Box 469100, Escondido, CA 92046-9100
 516659099 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 01:33:26
 CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
 516659105 +E-mail/Text: mrdiscen@discover.com Oct 26 2019 01:18:13 DISCOVER FIN SVCS LLC,
 PO BOX 15316, WILMINGTON, DE 19850-5316
 516673914 E-mail/Text: mrdiscen@discover.com Oct 26 2019 01:18:13 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 516659106 +E-mail/Text: bknotice@ercbpo.com Oct 26 2019 01:19:17 ERC, 8014 BAYBERRY RD,
 JACKSONVILLE, FL 32256-7412
 516659108 +E-mail/Text: bncnotices@becket-lee.com Oct 26 2019 01:18:16 KOHLS/CAPONE,
 N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
 516781732 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 01:33:36
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516902235 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 01:33:29
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
 Norfolk VA 23541
 516902223 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 01:34:09
 Portfolio Recovery Associates, LLC, c/o Radioshack, POB 41067, Norfolk VA 23541
 516902330 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 01:45:41
 Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541
 516902225 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 01:34:53
 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
 Norfolk VA 23541
 516682948 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:57 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 36

Date Rcvd: Oct 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516659102* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
516659104* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
516953371* +Center for Vein Restoration, 7474 Greenway Center Drive, Suite 1000,
Greenbelt, MD 20770-3500
516659110* +Orville Johnson, 78 Maplewood Ave., Clifton, NJ 07013-1036
516659113* +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
516659098 ##+BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Lavern M. Duncan-Johnson rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5